



Order Filed on April 25, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

FORMAN HOLT  
365 West Passaic Street, Suite 400  
Rochelle Park, NJ 07662  
(201) 845-1000  
Attorneys for Debtor  
Erin J. Kennedy, Esq.  
[ekennedy@formanlaw.com](mailto:ekennedy@formanlaw.com)

In Re:

JOSE TOBAR-VALLE,

Debtor.

Case No.: 23-15001 (VFP)


Chapter 11

Judge: Hon. Vincent F. Papalia

**ORDER GRANTING DEBTOR PARTIAL DISCHARGE**

The relief set forth on the following page numbered two (2), is hereby ORDERED.

**DATED: April 25, 2025**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors: Jose Tobar-Valle

Case No. 23-15001 (VFP)

Caption of Case: Order Granting Debtor Partial Discharge

Upon consideration of the motion filed by Jose Tobar-Valle, the Debtor-in-Possession (“Debtor”) in the captioned case, seeking entry of an order for partial discharge of individual debtor pursuant to 11 U.S.C. § 1142(d)(5)(B); and the court having considered the declaration submitted on behalf of the Debtor and any responses to the motion; and the court finding that this motion was served on all creditors and parties entering an appearance in the case and the United States Trustee; and for good cause shown, it is hereby

**ORDERED** that the Debtor is granted a partial discharge pursuant to 11 U.S.C. §1141(d)(5)(B) with respect to real property located at 472 Glebe Street, Orange, New Jersey; and it is further

**ORDERED** that 472 Glebe Street, Orange, New Jersey is free and clear of all claims and interest of creditors, equity security holders and of general partners in the Debtor and is only subject to the outstanding mortgage to Wells Fargo and any unsatisfied liens to the State of New Jersey.

In re:  
Jose Tobar Valle  
Debtor

Case No. 23-15001-VFP  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 28, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db	+ Jose Tobar Valle, 39 Condit Terrace, West Orange, NJ 07052-4811
aty	+ Forman Holt, 365 W. Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Danielle Cohen	on behalf of Creditor CAMPBELL FOUNDRY COMPANY dcohen@tesseractcohen.com jgalano@tesseractcohen.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2007-AR7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-AR7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erin Kennedy	on behalf of Debtor Jose Tobar Valle ekennedy@formanlaw.com jkisl@formanlaw.com

District/off: 0312-2

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Date Rcvd: Apr 28, 2025

Form ID: pdf903

Total Noticed: 2

Erin Kennedy

on behalf of Plaintiff Jose Tobar Valle ekennedy@formanlaw.com jkisola@formanlaw.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Kenneth Borger, Jr

on behalf of Creditor LakeView Loan Servicing LLC kborker@raslg.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Rebecca K. McDowell

on behalf of Creditor First Bank rmcdowell@slgcollect.com anovoa@slgcollect.com

Robert L. Saldutti

on behalf of Creditor First Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;anovoa@slgcollect.com

Steven Eisenberg

on behalf of Creditor Caliber Home Loans Inc. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia T. Shea

on behalf of Creditor Selective Insurance Company of America vshea@mdmc-law.com gbressler@mdmc-law.com

TOTAL: 14